



Financial Wellness

Healthy Finances, Healthy Lives

Spending Journal

[illegible]

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[illegible]

FINANCIAL EDUCATION SERVICES

FINANCIAL WELLNESS – HEALTHY FINANCES, HEALTHY LIVES

PERSONAL BUDGET

Name: _____

Month: _____ Year: _____

Item	Debit	Credit	Total	Balance
Balance Forward				
Deposits				
SSI			\$ -	\$ -
SSA			\$ -	\$ -
VA			\$ -	\$ -
Other			\$ -	\$ -
Other			\$ -	\$ -
Sub-Total			\$ -	\$ -
Expenses				
Rent			\$ -	\$ -
Gas			\$ -	\$ -
Water & Power			\$ -	\$ -
Local Phone			\$ -	\$ -
Long Distance Phone			\$ -	\$ -
Cellular Phone			\$ -	\$ -
Cable			\$ -	\$ -
Other Credit Card			\$ -	\$ -
Other			\$ -	\$ -
Other			\$ -	\$ -
Other			\$ -	\$ -
Sub-Total	\$ -		\$ -	\$ -
Savings			\$ -	\$ -
Sub-Total	\$ -		\$ -	\$ -
Allowance 1			\$ -	\$ -
Allowance 2			\$ -	\$ -
Allowance 3			\$ -	\$ -
Allowance 4			\$ -	\$ -
Allowance 5			\$ -	\$ -
BALANCE	\$ -		\$ -	\$ -

Monthly Budget

For: _____

Date: _____

EXPENSES

HOUSEHOLD

Rent/Mortgage \$ _____
 Utilities (electric, gas, trash, water) \$ _____
 Cable/Satellite TV and Internet \$ _____
 Telephone and Long Distance \$ _____
 Cell Phone \$ _____
 Other Household Expenses \$ _____
TOTAL \$ _____

FOOD

Groceries \$ _____
 Lunches and Snacks \$ _____
 Eating Out \$ _____
TOTAL \$ _____

TRANSPORTATION

Car Payment \$ _____
 Insurance \$ _____
 Gasoline \$ _____
 Maintenance and Repairs \$ _____
 Public Transportation \$ _____
 Other (parking, tolls) \$ _____
TOTAL \$ _____

HEALTHCARE

Doctor \$ _____
 Dentist \$ _____
 Prescriptions \$ _____
 Medical Insurance \$ _____
 Other Healthcare Expenses \$ _____
TOTAL \$ _____

INCOME

Take Home Pay \$ _____
 Allowance \$ _____
 Gifts \$ _____
 Part-time Jobs and Chores \$ _____
 Other Sources \$ _____
TOTAL \$ _____

LOOKING GOOD

Clothes and Shoes \$ _____
 Toiletries \$ _____
 Laundry and Cleaners \$ _____
 Hair Care \$ _____
 Other Looking Good Expenses \$ _____
TOTAL \$ _____

JUST FOR FUN

Movies/Games/Concerts \$ _____
 Dates/Trips \$ _____
 Music Purchases \$ _____
 Books/Magazines/Newspaper \$ _____
 Hobbies \$ _____
 Other \$ _____
TOTAL \$ _____

MISCELLANEOUS

Credit Card \$ _____
 Savings and Investments \$ _____
 Education (tuition, books, fees) \$ _____
 Gifts and Charity \$ _____
 Pets \$ _____
TOTAL \$ _____

GRAND TOTAL

TOTAL ALL INCOME \$ _____
 Subtract - _____
TOTAL ALL EXPENSES \$ _____
BOTTOM LINE \$ _____

- Divide annual income and expenses by 12 to get a monthly figure.
- Some expenses (like utilities) will change throughout the year, so use a monthly average.